EXHIBIT A

Claims	Examiner	Comments
1. (previously presented) A computer-implemented method for providing pricing for a transaction, the method comprising:		
receiving into a computer storage, digital data descriptive of an amount of a first currency relating to a price of a deliverable involved in a transaction;	B col. 7 Lines 25-34	In this embodiment, the customer user 203 and the merchant user 303 have established and agreed upon a product to be purchased at a price the merchant user 303 will accept. This product and price are referred to herein as the "agreed product" and the "agreed price", respectively.

Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product. |

| determining with a processor operative with executable software, a cost for credit to be extended to a buyer, wherein the credit is extended based upon one or more transaction factors; . | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

calculating with the processor, a cost for exchange of the first currency to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and	B col. 8 lines 49-58	The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.
is effective for a predetermined period of time; and	B col. 8 lines 49-58	The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.

| calculating with the processor, an aggregate price for the deliverable, wherein the aggregate price comprises an aggregate of the cost of credit, the cost for exchange of currency and | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| the amount of first currency relating to the price of the deliverable. | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

 Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |
| 2. (previously presented) The method of claim 1 additionally comprising the step of transmitting via a transmission medium and | | |

| a communications network, the calculated price to a participant network access device associated with a participant in the transaction. | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it. Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

| 3. (previously presented) The method of claim 2 additionally comprising the step of transmitting to the network access device associated with the participant in the transaction via the transmission medium, a detail of the price, wherein the detail comprises the cost of credit, | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

| the cost for exchange of currency and the amount of first currency relating to the price of the deliverable. | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

4. (previously presented) The method of claim 1 additionally comprising the step of discounting with the processor, the cost of exchange of currency according to a volume discount term relating to an aggregate notional volume associated with a participant in the transaction.	B col. 8 lines 54-58	In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.
5. (original) The method of claim 4 wherein the aggregate notional volume is calculated on a periodic basis.	B col. 8 lines 65-67	Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers. This manages the risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled.
6. (previously presented) The method of claim 1 additionally comprising the step of discounting with the processor, the cost of exchange of currency according to a volume discount term relating to an aggregate number of transactions associated with a participant in the transaction.	B col. 8 lines 54-58	In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.
7. (previously presented) The method of claim 1 additionally comprising the step of discounting with the processor, the cost of exchange of currency according to a discount term relating to a payment history associated with a participant in the transaction.	B col. 8 lines 54-58 and col. 9 line 53 through col. 10 line 8	In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.

8. (previously presented) The method of claim 1 wherein the amount of first currency received relating to the price of the deliverable is determined according to data comprising the identity of a participant in the transaction.	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
9. (previously presented) The method of claim 1 wherein the cost for exchange of currency is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23-36	May need to further limit this The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.

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10. (previously presented) The method of claim 1 wherein the amount of first currency relating to the price of the deliverable is determined according to data comprising a transaction facilitator.	B col. 8 lines 24- 39	Define transaction facilitator. Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency.
11. (previously presented) The method of claim 1 additionally comprising the step of processing with the processor, payment for the deliverable in the amount relating to the aggregate price of the deliverable.	B col. 8 lines 24- 39	Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency.

12. (previously presented) The method of claim 11 additionally comprising the step of receiving via a transmission medium and communications network, notification of shipment of the deliverable prior to processing with the processor, payment for the deliverable.	B col. Col. 4 line 5-7	The mechanism of delivery of the product is not a part of this patent. Product delivery could be coincident with payment, before payment, or after payment.
13. (previously presented) The method of claim 1 wherein the step of calculating a cost for exchange of the fist currency includes the steps of:		

determining with the processor, an exchange price and a tolerance parameter for the first currency, as the first currency relates to a base currency;	B col. 8 line 59 through col. 9 line 24	The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers. This manages the risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled. Approval of the transaction by the server 100 is preferably based upon predetermined criteria. These criteria may be established by any of the parties to the transaction or a third party. For example, we prefer that the server 100 approve the transaction if the amount in the merchant accepted currency A(MAC) equals or exceeds the price in the merchant accepted currency P(MAC). Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

receiving into the computer storage, a spot price relating to a market price for exchange of the first currency;	B col. 8 line 59 through col. 9 line 24	see above
comparing the spot price with the tolerance parameter via the processor; and	see above	see above
modifying with the processor, the exchange price if the spot price exceeds the tolerance parameter.	see above	see above
14. (previously presented) The method of claim 1 wherein the step of calculating a cost for exchange of the fist currency includes the steps of:		
entering into the computer storage, an exchange price to be utilized in calculating the cost of exchange of the first currency, wherein the exchange price relates to the first currency and a base currency;	B col. 8 line 59 through col. 9 line 24	see above

entering into the computer storage, a predetermined time period for which the exchange price will remain valid;	B col. 4 line 66 through col. 5 line 8	We prefer that the parameters relating to the session of customer user 203 limit an amount of electronic funds (the "session amount"), a maximum amount of time that the customer's session may last, and a maximum number of transactions that the customer user 203 may conduct. The session amount is the maximum amount of electronic funds that the customer user 203 may spend during the customer's session. Also, we prefer that the session of merchant user 303 is limited by a maximum amount of time that the merchant's session may last and a maximum number of transactions that the merchant user 303 may conduct.
determining with the processor, if the transaction will take place during the predetermined time period; and	B col. 8 lines 59-67	The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers.
entering into the computer storage, an updated exchange price if the transaction will take place during a time other than the predetermined time period.	B col. 8 lines 59-67	The frequency that the current exchange rate data is updated depends upon the level of risk that the approving entity may be willing to accept and the availability of updates from currency brokerage services. It is preferred that when the server 100 is the approving entity, it receives updates to the exchange rate data on-line from one or more currency brokers. Frequency and timing of updates are based on business rules agreed between the operator of the server 100 and the currency broker or brokers.

| 36. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to transmit the calculated price to a participant network access device. | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

37. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to transmit a detail of the aggregate price wherein the detail comprises the cost of credit, the cost for exchange of currency and the amount of foreign currency transacted.		
38. (previously presented) The computerized apparatus system of claim 61 wherein the software is additionally operative to discount the cost of exchange of currency according to a volume discount term relating to an aggregate notional volume associated with a participant in the transaction.	B col. 8 lines 54-58	In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.
39. (previously presented) The computerized apparatus system of claim 61 wherein the cost for exchange of currency is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.

40. (previously presented) The computerized apparatus system of claim 61 wherein the amount of foreign currency transacted is determined according to data comprising a transaction facilitator.	B col. 8 lines 24-39	Define transaction facilitator Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency.
41. (previously presented) Computer executable program code residing on a computer-readable medium, the program code comprising instructions for causing the computer to:	B col. 5 lines 55-64 program code is inherent in a system having a computer and the steps as presently claimed.	
receive digital data descriptive of an amount of a first currency relating to a price of a deliverable involved in a transaction;	B col. 7 lines 25-34	In this embodiment, the customer user 203 and the merchant user 303 have established and agreed upon a product to be purchased at a price the merchant user 303 will accept. This product and price are referred to herein as the "agreed product" and the "agreed price", respectively. Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product.

| determine a cost for credit to be extended to a buyer, wherein the credit is extended based upon one or more transaction factors; | B col. 9 lines 11-39 | "one or more transaction factors" may need to be narrowed Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| calculate a cost for exchange of the first currency to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and | B col. 8 lines 49-58 | The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units. |

| calculate an aggregate price for the deliverable, wherein the aggregate price comprises an aggregate of the cost of credit, the cost for exchange of currency and the amount of first currency relating to the price of the deliverable. | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

42. (previously presented) A computer-implemented method of interacting with a network access device so as to provide pricing information relating to online transactions, the method comprising the steps of:		

| causing with a processor operative with executable software, details of an online transaction involving a calculated price and detail of the calculated price to be transmitted via a transmission medium and a communications network, to a participant network access device; | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

| receiving into a computer storage, an amount of currency relating to a price of a deliverable involved in the transaction; and | B col. 8 lines 12-38 | The first and second sets of data transmitted to the server 100 need not come directly from the merchant computer 300 and the customer computer 200. This information may be transmitted via alternative routes. For example, we prefer that customer computer 200 transmit the second set of data to the merchant computer 300. Upon receipt of the second set of data, the merchant computer 300 transmits at least the amount in the customer selected currency A(CSC) and the first set of data including price in the merchant accepted currency P(MAC) to the server 100 for approval of the transaction. In this case the second set of data may be protected to prevent the merchant from altering it.

Upon receiving the amount in the customer selected currency A(CSC) and the agreed price in the merchant accepted currency P(MAC), the server 100 approves the transaction. The approval process performed by server 100 is based upon the relative value of the customer selected currency in terms of the merchant accepted currency. This relative value may be established by the operator of server 100, a third party, or in other aspects of the present invention, the customer user 203 or the merchant user 303. This preferably includes a rate of exchange at which the customer selected currency can be converted into the merchant accepted currency. Alternatively, or in addition, this information may include a rate at which the merchant accepted currency can be converted into the customer selected currency. |

| displaying on the network access device, the calculated price and detail of the calculated price related to the transaction, wherein the calculated price comprises an aggregate of a cost of credit extended in the transaction, a cost for exchange of currency in the transaction and | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| the amount of currency relating to the price of the deliverable, and the detail comprises the cost of credit, the cost for exchange of currency and the amount of currency. | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| 43. (previously presented) The method of claim 42 additionally comprising the step of displaying on the network access device, multiple calculated prices and detail of said calculated prices related to the online transaction. | B col. 10 lines 39-64 | The merchant account and customer account may be debit or credit accounts. We prefer that the customer account be a debit account and that the merchant account be a credit account and that each such account represent funds in the form of electronic funds. However, other types of accounts may be used as known by those skilled in the art.

In the case where a party other than the server 100 maintains a merchant account and/or a customer account, the server 100 may transmit data to the party to enable virtual settlement. For example, if the party maintained the merchant account and the customer account, the server 100 may transmit data identifying the merchant account and the price in the merchant accepted currency P(MAC) to be credited, and the customer account and the amount in the customer selected currency A(CSC) to be debited. Then, the party would debit the customer account and credit the merchant account accordingly.

In this process, upon approval of the transaction, the customer account is debited by the amount in the customer selected currency A(CSC). The merchant account is credited with the agreed price in the merchant accepted currency P(MAC). This amount and price were known by and agreed to by the customer user 203 and the merchant user 303. Thus, there is no uncertainty as to the amount or currency to be paid by customer user 203 or the price or currency to be received by merchant user 303. |

44. (previously presented) A computer data signal embodied in a digital data stream comprising data including e-commerce details, wherein the computer data signal is readable with computer executable program code residing on a computer-readable medium, and generated by a method comprising the steps of:	B col. 5 lines 55-64	To form the relationship, we prefer that the customer user 203 provide information using customer computer 200 to the server 100. Such information may include the name of customer user 203 and the currency in which he intends to purchase products. In the case of the merchant user 303, this information may include the name of the merchant user 303 and the currency in which he intends to ultimately receive for providing products. Other information can be provided as deemed necessary by the server 100.
receiving into a computer storage, an amount of a first currency relating to a price of a deliverable involved in a transaction;	B col. 7 lines 25-34	In this embodiment, the customer user 203 and the merchant user 303 have established and agreed upon a product to be purchased at a price the merchant user 303 will accept. This product and price are referred to herein as the "agreed product" and the "agreed price", respectively. Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product.

| determining with a processor operative with executable software, a cost for credit to be extended to a buyer, wherein the credit is extended based upon one or more transaction factors; | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". |
| | | Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| calculating with the processor, a cost for exchange of the first currency to a second currency, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and | B col. 8 lines 49-58 | The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units. |

| calculating with the processor, an aggregate price for the deliverable, wherein the aggregate price comprises an aggregate of the cost of credit, the cost for exchange of currency and the amount of first currency relating to the price of the deliverable. | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |
| 45. - 51. (cancelled) | | |

52. (amended) A computer-implemented method of interacting with a network access device so as to provide pricing for a transaction, the method comprising the steps of:		
identifying via the network access device, parties involved in a transaction;	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
defining with a processor operative with executable software, a deliverable with a currency amount associated with a price of the deliverable; and	B col. 7 lines 25-34	In this embodiment, the customer user 203 and the merchant user 303 have established and agreed upon a product to be purchased at a price the merchant user 303 will accept. This product and price are referred to herein as the "agreed product" and the "agreed price", respectively.

Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product. |

receiving into a computer storage, an aggregate price for the deliverable, wherein the aggregate price comprises an aggregate of a cost of credit extended in the transaction, a cost for exchange of currency in the transaction and the currency amount associated with the price of the deliverable.	B col. 9 lines 11-39	Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range". Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction.
53. - 59. (cancelled)		

60. (previously added) The method of claim 1 wherein the cost for credit is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
61. (previously added) A computerized apparatus system to facilitate management of risk associated with conducting a transaction for a deliverable in multiple currencies, the computerized apparatus system comprising:		
a host computer comprising a processor and a storage for digital data; and		
executable software stored on the host computer storage and executable on demand, the software operative with the host computer processor to cause the host computer to:		

| store in the host computer storage digital data identifying a purveyor of a deliverable; | B col. 3 line 50 – col. 4 line 32 | Reference is now made to FIGS. 1-2 for the purpose of describing, in detail, the preferred embodiments of the present invention. The Figures and accompanying detailed description are not intended to limit the scope of the claims appended hereto.

The preferred architecture of the present invention is generally depicted in FIG. 1. FIG. 1 shows three entities: a server 100, a customer computer 200, and a merchant computer 300, connected to each other via a network 50. The network 50 may be a private, public, secure, or an insecure network. The preferred embodiments of the present invention contemplate use of an insecure network, for example, the Internet. The connections to the network 50 are identified by lines 105, 205, and 305, respectively, and are well known in the art. |
| store in the host computer storage digital data descriptive of a currency exchange price comprising a rate of exchange between a base currency and a foreign currency, wherein said currency exchange price is effective for an amount of currency transacted in one or more transactions comprising a deliverable conveyed by the purveyor; | B col. 8 lines 49-58 | The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units. |

receive into the host computer storage digital data descriptive of one or more executed transactions, wherein the digital data descriptive of the one or more executed transactions comprises an indication that the transaction involved the deliverable offered by the purveyor, and an amount of the foreign currency transacted;	B col. 7 lines 30-47	Having agreed upon the product and the price, the merchant computer 300 transmits a first set of data to the server 100. This first set of data includes the agreed price that the merchant user 303 is willing to receive for his product. The transmitted agreed price is in the merchant accepted currency. Other information may be transmitted by the merchant computer 300 as needed by the server 100, for example, information identifying the merchant user 303, the product to be purchased, account information, etc.
determine with the processor an amount of foreign currency to be exchanged according to the currency exchange price wherein the amount of foreign currency to be exchanged is based upon the amount of foreign currency transacted;	B col. 8 lines 49-58	The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units.

| calculate with the processor a cost for credit to be extended to a buyer of the deliverable wherein the credit is extended based upon one or more transaction factors; | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

| calculate with the processor a cost for exchange of the foreign currency transacted, wherein the cost of exchange is based upon one or more transaction factors, and is effective for a predetermined period of time; and | B col. 8 lines 49-58 | The current exchange rate data is preferably maintained by the entity charged with approving the transaction. Thus, in this embodiment, the server 100 may obtain it from a currency broker or bank. In a further aspect of this embodiment, the approving entity may decide to buy and sell currencies and establish its own exchange rates. In addition, as the server 100 has the opportunity to aggregate transactions prior to committing to actually exchange currency with an external agency, it may obtain preferential exchange rates by converting money in relatively large units. |

| calculate with the processor an aggregate price for the deliverable comprising an aggregate of the cost of credit, the cost for exchange of currency and the amount of foreign currency transacted. | B col. 9 lines 11-39 | Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error permitted in the transaction. |

62. (previously added) The computerized system apparatus of claim 61 wherein the cost for credit is determined according to one or more transaction factors comprising at least one of the identity of a participant in the transaction, the deliverable, a projected volume of currency to be transacted, and a projected volume of the deliverable to be transacted.	B col. 5 lines 23-36	The set of customer data may include a customer identification string which identifies the customer user 203. The portion of the second set of data includes the set of merchant data and the second use parameters. The set of merchant data may include a merchant identification string which identifies the merchant user 303. The server 100 verifies the customer user 203 and the merchant user 303 based upon at least portions of the set of customer data and the set of merchant data and determines that the first and second sessions can be used. In this manner, confidential details of the payment between the customer user 203 and the merchant user 303 are assured of being communicated securely.
63. (previously added) The computerized system apparatus of claim 61 wherein the operability of the software to calculate the cost for exchange of the foreign currency transacted includes operability of the software with the processor to cause the host computer to:		See claim 61
indicate in the host computer storage a band of currency exchange price comprising one or more of: an upper currency exchange price tolerance parameter and a lower currency exchange price tolerance parameter, wherein each exchange price tolerance parameter relates to a rate of exchange between the base currency and the foreign currency and is based upon the deliverable conveyed by the purveyor;		

receive into the host computer storage digital data descriptive of a market spot price; and		

modify the currency exchange price stored in the host computer storage if the market spot price is not within the band of currency price.		risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled.

modify the currency exchange price stored in the host computer storage if the market spot price is not within the band of currency price.

risk of a significant change between the current exchange rate and the exchange rate used when the transaction is actually settled.

Approval of the transaction by the server 100 is preferably based upon predetermined criteria. These criteria may be established by any of the parties to the transaction or a third party. For example, we prefer that the server 100 approve the transaction if the amount in the merchant accepted currency A(MAC) equals or exceeds the price in the merchant accepted currency P(MAC).

Alternatively, the server 100 could approve the transaction if the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC). In this instance, the server 100 may absorb differentials (as where the cost associated with disapproving the transaction and reprocessing it exceeds the differential). Acceptable differentials may be dependent upon the creditworthiness of the customer user 203 or the merchant user 303, the acceptable deficit balance that the customer user 203 or the merchant user 303 are allowed to incur, or other market conditions such as, for example, fluctuations in exchange rates. These acceptable differentials are referred to with respect to each party of the transaction as a "risk range".

Also, in the case where the amount in the merchant accepted currency A(MAC) is less than the price in the merchant accepted currency P(MAC) but within a predetermined range, the server 100 could record the differentials as they occur and collect them from the customer user 203 at a later time. This range is contemplated as being a small range and is referred to herein as the "payment range". The payment range may be predetermined by the customer user 203 or preferably, by the server 100. For the purpose of this application, the amount in the customer selected currency A(CSC) is equal to the amount in the customer selected currency A(CSC) plus or minus the payment range. The payment range thus defines the amount of conversion error

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